

Key Financial Data for the Period Ended 30 th September (Unaudited)		
In Rupees Million	Current Period	Previous Period
	From 01/04/2022 to 30/09/2022	From 01/04/2021 to 30/09/2021
Interest Income	5,613	3,442
Interest Expenses	(3,076)	(1,191)
Net Interest Income	2,537	2,251
Gains/(Losses) from Trading Activities	(7)	(9)
Other Income	183	171
Operating Expenses (Excluding Impairment)	(1,612)	(1,315)
Impairment	(429)	(371)
Profit / (Loss) Before Tax	672	727
Value Added Tax on Financial Services and Income Tax	(467)	(376)
Profit / (Loss) After Tax	205	351

Key Financial Data as at 30 th September (Unaudited)		
In Rupees Million	As at 30/09/2022	As at 30/09/2021
Assets		
Cash and Bank Balance	623	1,213
Government Securities	2,170	1,177
Due from Related Parties	-	-
Lease and Loan Receivable (Excluding Related Parties)	42,673	31,206
Investments in Equity	294	254
Investment Properties and Real Estate	176	596
Property, Plant and Equipment	2,524	2,355
Other Assets	2,745	2,050
Total Assets	51,205	38,851
Liabilities		
Due to Banks	23,966	16,822
Due to Related Parties - Deposits	124	42
Deposits from Customers	17,448	13,901
Other borrowings	550	-
Other Liabilities	2,476	2,106
Total Liabilities	44,564	32,871
Equity		
Stated Capital	614	614
Statutory Reserve Fund	977	904
Retained Earnings	3,438	2,438
Other Reserves	1,612	2,024
Total Equity	6,641	5,980
Total Equity and Liabilities	51,205	38,851
Net Assets Value Per Share (Rs)	197	177

Note: Amounts stated are in net of impairment and depreciation.

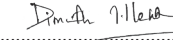
CERTIFICATION:

We, the undersigned, being the Deputy Chairman & Managing Director, the Assistant General Manager Finance and the Compliance Officer of Alliance Finance Company PLC certify jointly that:

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka (CBSL);

(b) the information contained in these statements have been extracted from the unaudited financial statements of the Licensed Finance Company unless indicated as audited.


R.K.E.P. de Silva
Deputy Chairman & Managing Director


Dimuthu Tillekeratne
AGM Finance


Thamara Rathnayake
Compliance Officer



The first Company in the Banking and Non-banking sector of Sri Lanka to be certified with ISO 9001:2015 Quality Management system and ISO 22301:2012 for Business Continuity Management Systems.

ICRA Lanka assigns issuer rating of [SL]BBB-

Date: 29/11/2022

Selected Key Performance Indicators				
Item	As at 30/09/2022		As at 30/09/2021	
	Actual	Required	Actual	Required
Regulatory Capital Adequacy (%)				
Tier 1 Capital Adequacy Ratio	11.37%	8.50%	9.95%	7.00%
Total Capital Adequacy Ratio	14.62%	12.50%	14.95%	11.00%
Capital Funds to Deposit Liabilities Ratio	32.23%	10.00%	36.40%	10.00%
Quality of Loan Portfolio (%)	120 DPD		180 DPD	
Gross Non-Performing Loans Ratio	10.91%		7.12%	
Net-Non-Performing Loans Ratio	6.77%		1.42%	
Net-Non-Performing Loans to Core Capital Ratio	59.97%		12.68%	
Provision Coverage Ratio	37.95%		93.95%	
Profitability (%)				
Net Interest Margin (Net interest income as a percentage of average interest earning assets)	11.50%		12.34%	
Return on Assets (Profit before tax as a percentage of average assets)	1.80%		3.13%	
Return on Equity	13.44%		11.90%	
Cost to Income Ratio	59.90%		54.49%	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	129%		167%	
Liquid Assets to External Funds	5.91%		8.32%	
Memorandum information				
Number of Branches and other centers	94		92	
External Credit Rating (ICRA LANKA)	(SL)BBB- (Negative)		(SL)BBB- (Negative)	